

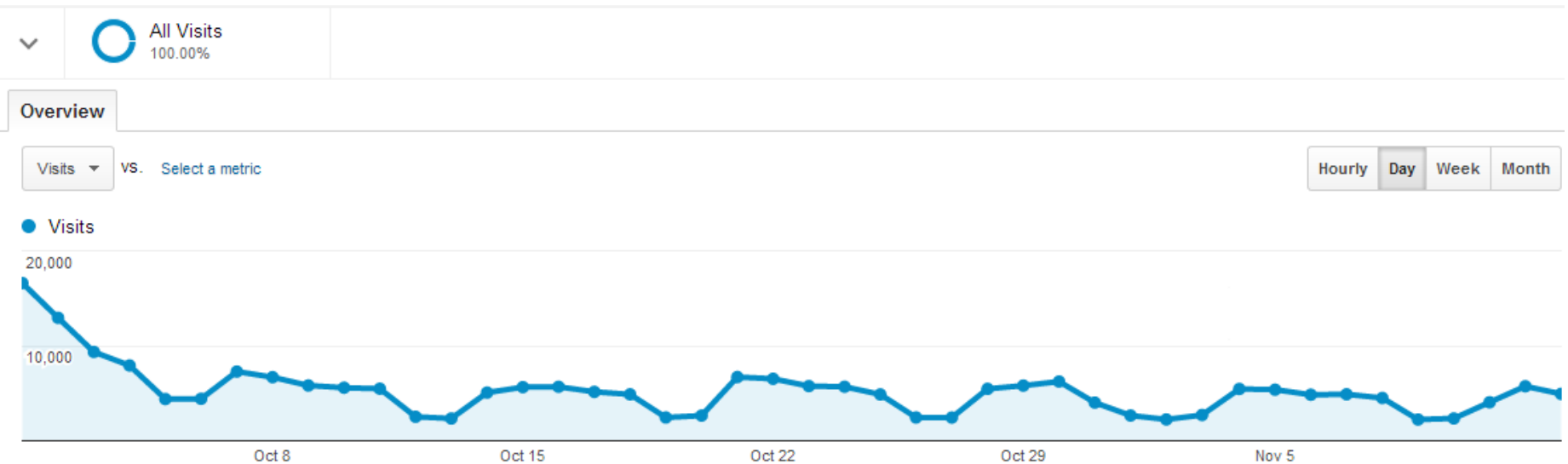
Vermont Health Connect Update

November 13, 2013

Vermont Health Connect Numbers

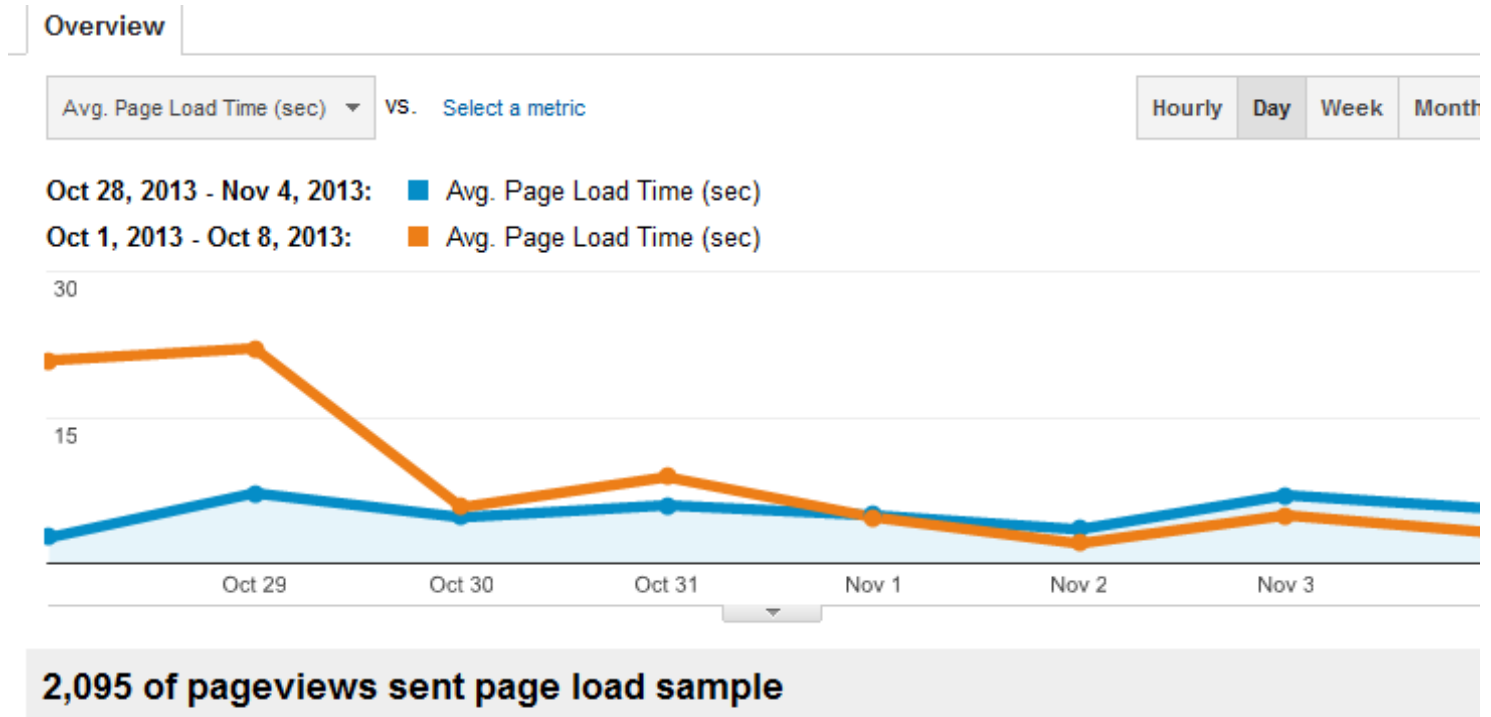
Web Visits (as of 11/13)

- 230,917 Visits
- 134,357 Unique Visitors
- 1,747,368 Page Views



Page Load Times

- 50% improvement in page load times between week 1 and week 4



Avg. Page Load Time (sec)

-49.50%

5.81 vs 11.51



Avg. Redirection Time (sec)

-89.89%

0.15 vs 1.44



Avg. Domain Lookup Time (sec)

-49.91%

0.00 vs 0.00



Application Activity (as of 11/13)

- Accounts created: 14,144
- Number of individual applicants: 11,874
- Applications submitted: 9,677
- Plans selected (individual): 3,401

New Enrollment Options

Goals: Expanded Options/More Time

- Ensure Vermonters who have coverage in the individual and small group markets have coverage available on January 1st
- Provide more time and additional options to gain coverage through Vermont Health Connect.

Enrollment Routes



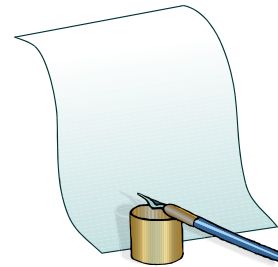
Online

VermontHealthConnect.gov



By Phone

1-855-899-9600 (toll-free)



Mail

Paper Application



In-Person

Navigator or Broker



New Channels/Options

New Options

- Vermonters with health coverage that expires before March 31, 2013 have new options:
 - Small businesses can directly enroll in a Vermont Health Connect plan with either BCBS or MVP for 2014
- OR
- Extend their current coverage through March 2014 and enroll for April 1 coverage through Vermont Health Connect
- All individual/family and small group plans will transition to VHC plans by April of 2014

New Options: Individual/Family

Individuals/Families can:

- Continue to enroll in new coverage online, by phone or with a Navigator/Broker

OR

- Extend their current coverage through March 2014 and enroll for April 1 coverage at that time

*The only way to access financial help is through
Vermont Health Connect*

Options for Plan Extensions

(for those currently in the individual market)

- Current plan enrollment will automatically extend until March 31, 2014 if the enrollee does nothing - this includes plans that were scheduled to be cancelled on January 1
- Individuals can choose to move to a new Vermont Health Connect plan at any time during the extension period
- Individuals must use Vermont Health Connect to enroll in a new plan
- Enrollment in the new VT Health Connect plan should occur by the 15th of the month prior to the coverage month; no later than March 15 for April 1 coverage

New Options: VHAP/Catamount

Vermonters with VHAP/Catamount who will transition to a private plan-

Can still enroll in a QHP through the Vermont Health Connect channels by December 31.

Plans for those that do not transition by December 31 will be extended up to March 31.

Must transition to a QHP for coverage beginning April 1.

	2012 Population	2014 Migration	
		Medicaid	Private Plans
VHAP	38,602	28,587	10,015
Catamount	11,427	2,294	9,133

Current Catamount Enrollees

- Catamount Health and Catamount Health Assistance programs will be extended until March 31, 2014
- Current enrollees who are not Medicaid eligible in 2014 or who have not already enrolled in a VT Health Connect plan will remain on their current Catamount plan
- All enroll in a new plan through VT Health Connect by March 15, 2014
- Reduced premiums through Catamount will remain in effect through the extension period
- Anything applied to the deductible during the extension period will be applied to the new plan after the extension period *if the individual enrolls in a Blue Cross Blue Shield of VT plan*

Current VHAP Enrollees

- VHAP will be extended until March 31, 2014
- Current enrollees who are not Medicaid eligible in 2014 or who have not already enrolled in a VT Health Connect plan will remain on VHAP
- All must enroll in a new plan through VT Health Connect by March 15, 2014
- The State will be reaching out to beneficiaries who are not Medicaid eligible to assist with QHP selection

Automatic Medicaid Enrollment

- The new extension option does not affect ~30,000 who will be automatically enrolled in Medicaid
- If individual has received a notice that they will be automatically enrolled in Medicaid on January 1, they will still be enrolled provided they have not had an income change

Employer Sponsored Insurance Assistance Program (ESIA)

- ESIA will be extended until March 2014
- Current enrollees should ask their employer about their plans for offering coverage in 2014

New Options: Small Businesses

- Small Businesses are encouraged to enroll online, by phone or through an assister for January coverage.
- For those that want additional time, they may choose to extend their current plans through March 31.
- Small Businesses may opt to enroll in the Vermont Health Connect plan for 2014 directly through an insurance carrier.

Small Business Options: Key differences

Through VHC Channels	Direct through Carrier
<ul style="list-style-type: none">• Invoicing and enrollment facilitated by VHC• Employers can offer full choice of plans to employees and still get one invoice	<ul style="list-style-type: none">• Invoicing and enrollment facilitated by carriers• Employees choice is limited• Employers can be automatically enrolled in VHC plan most similar to current plan

Small Businesses: Extending Existing Coverage

- Plans can be extended until March 31, 2014, at the latest
- Employers can choose to move to a new Vermont Health Connect plan at any time during the extension period
- All must enroll through VT Health Connect for coverage starting April 1 to avoid gaps in coverage
- Premium rates will not change and carrier will continue to bill the employer directly during the extension period
- Anything applied to the deductible during the extension period will be applied to the new plan after the extension period, if you enroll with the same carrier

Small Businesses: Enroll Directly with the Carrier

- Carriers have sent a coverage election form to their current small group clients on which employers can indicate their preference for 2014 coverage
- If the employer takes no action, their current carrier will automatically enroll them and their employees in the VT Health Connect plan that most closely matches current coverage

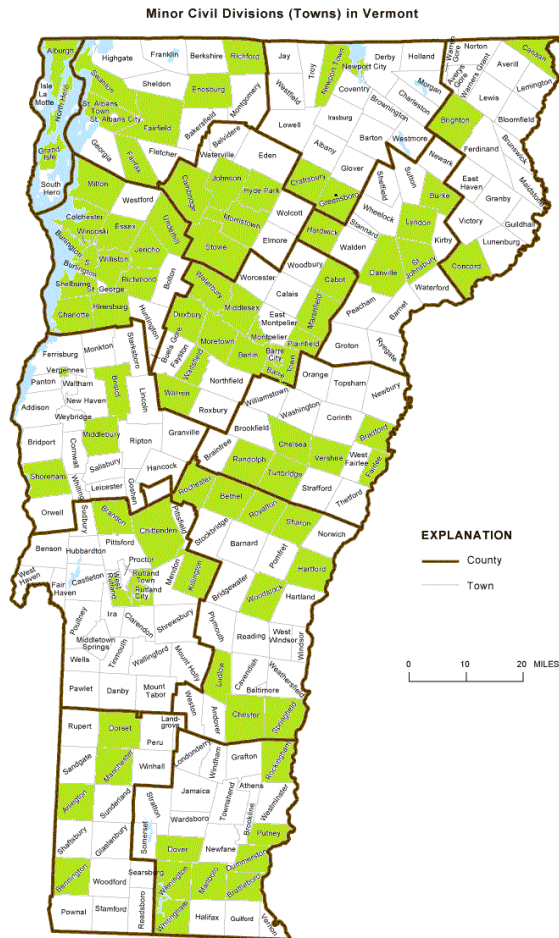
Small Businesses

Employers must now contact carrier to cancel current coverage if they:

- Enroll in coverage directly through VT Health Connect
- Plan to stop offering coverage to employees in 2014
- Will enroll in coverage for 2014 with a different carrier than have for current coverage

Outreach & Education

Outreach & Education



- Small business and Individual & Family events have been held in every county.
- Partnering with Kinney Drugs to hold events in pharmacies across the state.
- Just announced: partnership with hospital association to support outreach and enrollment.
- Plan to target outreach to farmers through UVM extension farms and producer associations.
- Navigators partnering with libraries to hold enrollment events across the state.
- Call to action advertising will begin later this month.

Assister Enrollment Support

- Instant Updates
- Training Alerts
- On-line Navigator forum
- One on One website training with VHC and Contractor staff
- ~Weekly Conference Calls with Deputy Commissioner